

*** 358818975-010 ***
P.O. Box 2000
Chester, PA 19016-2000



06/22/2016

 TransUnion

P5T5BW00202252-I016431-020872855



LISA E. PHILLIPS
707 ROCK CREEK RD
CHARLOTTESVILLE, VA 22903-3835

TransUnion requests your feedback. Please take this brief anonymous survey and tell us how we are doing.

www.TUCares.com



Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

Investigation Results

ITEM	DESCRIPTION	RESULTS
SPECIALIZED LOAN SVCG	# 100320****	VERIFIED, NO CHANGE

-Begin Credit Report-

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

Adverse Accounts

SPECIALIZED LOAN SVCG #100320** (PO BOX 266005, LITTLETON, CO 80163, (720) 241-7200)**

Date Opened: 11/21/2006 Balance: \$0
Responsibility: Individual Account Date Updated: 06/30/2011
Account Type: Mortgage Account Last Payment Made: 08/26/2009
Loan Type: SECOND MORTGAGE High Balance: \$77,765
Original Charge-off: \$75,966

Remarks: >TRANSFERRED TO RECOVERY; CLOSED

Estimated month and year that this item will be removed: 05/2018

	05/2011	04/2011	03/2011	02/2011	01/2011
Rating	90	X	X	X	X

Pay Status: >Account paid in Full; was a Charge-off
Terms: \$660 per month, paid Monthly for 360 months
Date Closed: 06/30/2011

- End of investigation results -

To view a free copy of your full, updated credit file, go to our website www.transunion.com/fullreport

-End of Credit Report-